

**Montgomery County Dept. of Health & Human Services
Community Action Agency**

FREE 1 Hour financial workshops

Take Charge: The Wise Use of Credit

Aug 10— 3:00—4:00 PM— 1301 Piccard Dr., Rockville—Room A
Aug 12— 6:00— 7:00 PM— Quince Orchard Library- Small Room A
Aug 14— 6:00—7:00 PM—Wheaton Library- Large Room
Aug 16— 2:30—3:30 PM—8210 Colonial Lane, Silver Spring
Aug 16— 7:00—8:00 PM—Silver Spring Library Meeting Room
Aug 18— 3:00— 4:00 PM—1301 Piccard Dr., Rockville—Room A
Aug 25— 6:00—7:00 PM— Rockville Library— 1st Floor Large Room

Understanding Bankruptcy

Aug 5— 6:00— 7:00 PM—Quince Orchard Library— Small Room A
Aug 7—12:00—1:00 PM—Silver Spring Library— Meeting Room
Aug 18—6:00— 7:00 PM— Aspen Hill Library— Meeting Room
Aug 28—12:00— 1:00 PM—Quince Orchard Library— Small Room A

Building Basic Budget

Aug 9— 6:00—7:00 PM—Silver Spring Library—Meeting Room
Aug 19—6:00—7:00 PM—Quince Orchard Library—Small Room B
Aug 23—6:00—7:00 PM—Silver Spring—Meeting Room A
Aug 31—3:00—4:00 PM—1301 Piccard Dr., Rockville—Room A

Understanding Your Taxes

Aug 16—1:00— 2:00 PM— 8210 Colonial Lane, Silver Spring

ID Theft

Aug 4— 6:00—7:00 PM— Rockville Library— 1st Floor Large Room

Please RSVP:

Elvie Lancaster, Financial Education Program Specialist

301.565.7456

Elvira.Lancaster@montgomerycountymd.gov

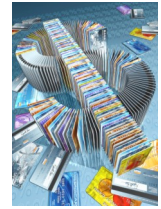
Register online through Maryland Cash — <http://marylandcashcampaign.cloverpad.org/browse-by-location/montgomery>

Financial knowledge and planning make a difference! Learn how, with FREE financial education workshops!

Take Charge: The Wise Use of Credit

Learn:

- how to build or rebuild a good credit history
- the warning signs of too much debt
- how to avoid credit card fraud
- how to obtain your credit report and understand your credit score



Building a Basic Budget: The Five-Step Spending Plan

Learn:

- how to create a spending plan
- how to set realistic goals
- about several ways you can track your spending
- how "budget busters" could destroy your spending plan



All about Savings and Checking Accounts

Learn:

- easy tips for savings
- how to balance your checkbook
- how to use your check register
- all you need to know about debit & check cards



Identity Theft: Protecting Your Good Name

Learn:

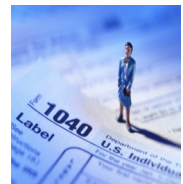
- How to limit your risk of becoming a victim
- The most common ways thieves acquire personal information; spoofing, spamming, and phishing
- What to do if you become a victim of identity theft



Understanding Your Taxes

Learn:

- What are filing requirements
- What is EITC
- Why must I file taxes



Tax Tips

Learn:

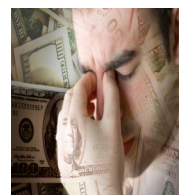
- How to increase my refund
- How to prepare for next tax year
- What to do if you owe taxes



Understanding Bankruptcy

Learn:

- Considering the advantages & disadvantages of declaring bankruptcy
- Distinguish between Chapter 7 & Chapter 13 bankruptcy
- Rebuilding your credit after bankruptcy



**For more information about the FREE Workshops please call,
Elvie Lancaster, Financial Education Program Specialist**

301.565.7456, or e-mail at Elvira.Lancaster@montgomerycountymd.gov

Register online through Maryland Cash — <http://marylandcashcampaign.cloverpad.org/browse-by-location/montgomery>

**Montgomery County Dept. of Health & Human Services
Community Action Agency**

**Financial knowledge & planning make a difference!
Learn how, with FREE financial education workshops!**

**Building A Basic Budget
The Five-Step Spending Plan**

Date: August 9, 2010

Time: 6:00– 7:00 PM

Date: August 23, 2010

Time: 6:00—7:00 PM



Take Charge: The Wise Use of Credit

Date: August 16, 2010

Time: 7:00-8:00 PM



Understanding Bankruptcy

Date: August 7, 2010

Time: 12:00– 1:00 PM

Sign Up Now

Workshops will be held at this location
Silver Spring Library
Meeting Room

For more information please call, Elvie Lancaster,
Financial Education Program Specialist 301.565.7456, or e-mail at
Elvira.Lancaster@montgomerycountymd.gov

Register online through Maryland Cash — <http://marylandcashcampaign.cloverpad.org/browse-by-location/montgomery>

*If you need any accommodations or translation services to participate, please call one week before the workshop date.



FREE Credit Workshop

Take Charge : The Wise Use of Credit

When: August 14, 2010

Time: 6:00—7:00 PM

Where: 11701 Georgia Ave.

Wheaton, MD 20902

Wheaton Library

Learn:

- How to use credit cards to your advantage
- The benefits (and costs) of credit cards
- How to build a good credit history
- The warning signs of having too much debt
- How to avoid credit card fraud
- How to obtain your credit report and understand your credit score



Sign Up Now

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Montgomery County Dept. of Health & Human Services
Community Action Agency

FREE Financial Workshop Understanding Bankruptcy

When: August 18, 2010

Time: 6:00—7:00 PM

Where: Aspen Hill Library

Learn:

- The advantages & disadvantages of declaring bankruptcy
- To distinguish between Chapter 7 & Chapter 13 bankruptcy
- Actions you can take to try to avoid bankruptcy
- Rebuilding your credit after bankruptcy



Sign Up Now

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Elvira.Lancaster@montgomerycountymd.gov

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*If you need any accommodations or translation services to participate, please call one week before the workshop date.

